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David Q Le
Examiner
Art Unit 3621
USPTO

FAX: 703-872-9326

RE: RESPONSE FOR YOUR ACTION LETTER MAILED 4 Oct 2002
FOR APPLICATION 09/396005

Dear Sir,

In response to the above action letter, our response is as attached and consist of the following

| | Pages |
|--|--------------|
| Official Response | 21 |
| Attachment A - Letter to seek the use of credit US 138 for extra 3 Independent claims | 1 |
| Total | 22 |

Total pages of this facsimile including this cover page is 23

Thank you

Yours truly,



Khai Hee KWAN

Dated 28 Dec 2002

Official

FAX RECEIVED

DEC 29 2002

GROUP 3600

Attachment A**Application number:** 09/396005**Art Unit:** 3621**Applicant:** Khai Hee Kwan**Examiner:** David Q Le.**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****TO:** Commissioner for Patents
Washington DC 20231

Sir:

In my original application above, I have erroneously added an extra US 130 for multiple claims, which did not arise. I was not aware of this until very recently when I was responding to my first action letter. I have since emailed my examiner David Q Le and from my discussion it appears that this excess funds may be applied. In this respect in my amended claims, I have introduced 3 additional new independent claims resulting in an extra US 126 payment. With your permission I would be grateful if the extra US 130 paid previously may be applied to offset my obligation of US 126 in the current amendment.

Thanking you in advance.

Date: 28 Dec 02
Khai Hee KWAN

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